

BANCORPSOUTH BANK

TO:

WARRANTY DEED**CHARLES SCOTT MCKINNEY and wife, CHERYL MCKINNEY**

FOR AND IN CONSIDERATION of the sum of TEN and NO/100 DOLLARS (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, **BANCORPSOUTH BANK**, a Mississippi banking corporation, by and through its duly authorized officials, does hereby grant, bargain, sell, convey and warrant to **CHARLES SCOTT MCKINNEY and wife, CHERYL MCKINNEY**, as tenants by the entirety with full rights of survivorship and not as tenants in common, the following described property situated in DeSoto County, Mississippi, to-wit:

Lot 56, Cherokee Trail, Part of Cherokee Valley P.U.D., situated in Section 32, Township 1 South, Range 6 West, City of Olive Branch, DeSoto County, Mississippi, according to a map or plat thereof which is on file and of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi, in Plat Book 56 at Page 30, reference to which is hereby made in aid of and as a part of this description.

The warranty in this Deed is subject to subdivision and zoning regulations in effect in DeSoto County, Mississippi and further subject to all easements for public roads and public utilities of record and restrictive covenants to Cherokee Trail, Part of Cherokee Valley P.U.D.

It is agreed and understood that taxes for the year 2001 are to be paid by Grantor and possession is to take place upon delivery of this Deed.

WITNESS THE SIGNATURE of the duly authorized official of Grantor, this the 18th day of December, 2001.

BANCORPSOUTH BANK, a Mississippi banking corporation

by:


 WORTH STEEN, PRESIDENT

STATE MS - DESOTO CO.
 FILED

Dec 26 4 27 PM '01 *HS*

BK 407 PG 218
 W.E. DAVIS CH. CLK.

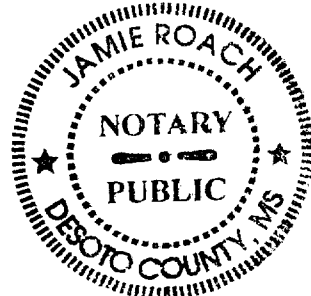
STATE OF MISSISSIPPI

COUNTY OF DESOTO

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, this the 14 day of December, 2001, the within named WORTH STEEN, in his official capacity as PRESIDENT of BANCORPSOUTH BANK, Olive Branch Branch, a Mississippi banking corporation, who acknowledged to me that he executed the above and foregoing instrument of writing on the day and year therein mentioned after having been duly authorized so to do.

Jamie Roach
 MY COMMISSION EXPIRES
 MARCH 15, 2004 Notary Public

My Commission expires: _____



ADDRESS OF GRANTOR:

P.O. Box 807
 Olive Branch, MS 38654
 Business Phone: 895-5547

ADDRESS OF GRANTEE:

6423 Cheyenne Drive
Olive BRANCH, MS 38654
 Home Phone: 662-890-4676
 Work Phone: 901-864-3132

This instrument prepared by:

James E. Woods
 Watkins Ludlam Winter & Stennis, P.A.
 P. O. Box 1456
 Olive Branch, MS 38654
 662-895-2996